



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Gabriel FRIEDMAN et al

Serial No.: 10/069,012

Group Art Unit: 3694

Filed: February 20, 2002

**For: SYSTEM AND METHOD FOR
INCREASING SECURITY OF
ELECTRONIC MONETARY
TRANSACTIONS**

Examiner: Martin A. Gottschalk

Attorney Docket: 02/23236

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir,

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

In response to the Notice of Non-Compliant Amendment dated July 20, 2007, we
enclose:

Amendments to the Claims, beginning on Page 2

Remarks, including an Election, beginning on Page 15